

Form 186 – ntc13plnprior

**UNITED STATES BANKRUPTCY COURT**

District of New Jersey  
MLK Jr Federal Building  
50 Walnut Street  
Newark, NJ 07102

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Case No.: 24-16570-VFP  
Chapter: 13  
Judge: Vincent F. Papalia

In Re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

George Morales Jr.  
34 Boonstra Drive  
Wayne, NJ 07470

Social Security No.:  
xxx-xx-8435

Employer's Tax I.D. No.:

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**NOTICE OF MODIFICATION OF CHAPTER 13 PLAN PRIOR TO CONFIRMATION;  
FIXING TIMES TO REJECT PLAN, COMBINED WITH NOTICE THEREOF**

A Plan was filed in this matter on 6/28/24 and a confirmation hearing on such Plan has been scheduled for 9/5/24.

The debtor filed a Modified Plan on 10/17/24 and a confirmation hearing on the Modified Plan is scheduled for 11/21/2024. Accordingly, notice is hereby given that,

1. Seven (7) days prior to the confirmation hearing of the modified plan is fixed as the last day for filing a written rejection to the modified plan.
2. Pursuant to 11 U.S.C. 1323 (c), if the Plan as modified changes the rights of the holder of a secured claim, such holder's acceptance or rejection of the Plan before modification will be deemed acceptance or rejection of the Plan as modified, unless the holder changes such holder's acceptance or rejection of the Plan within the time fixed.
3. The filing of a Modified Plan does not automatically adjourn the existing Confirmation hearing. Unless the Confirmation hearing is adjourned by the Trustee or the Court, the Court will hear arguments in support of the original plan on the scheduled Confirmation date, consider the reasons for filing the modified plan, and either adjourn the hearing date, confirm the plan, dismiss or convert the case, or take any other action on the original plan deemed appropriate.

A full copy of the modified Plan will follow this notice.

Dated: October 18, 2024

JAN:

Jeanne Naughton  
Clerk

In re:  
George Morales, Jr.  
Debtor

Case No. 24-16570-VFP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-2  
Date Rcvd: Oct 18, 2024

User: admin  
Form ID: 186

Page 1 of 4  
Total Noticed: 60

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 20, 2024:

Recip ID	Recipient Name and Address
db	+ George Morales, Jr., 34 Boonstra Drive, Wayne, NJ 07470-2528
aty	+ Maria A. Giammona, Maria A. Giammona Law, LLC., 1599 Hamburg Turnpike, Wayne, NJ 07470-4093
r	+ Giovanna Meli, Coldwell Banker Realty, 1410 Valley Road, Wayne, NJ 07470-7900
520317413	+ Artistic Jewelers Inc., 305 Northwest Drive, Farmingdale, NY 11735-4935
520317414	+ Attorney General United States Department of, Ben Franklin Station, P.O. Box 683, Washington, DC 20044-0683
520317429	New York State Thruway Authority, 14 Executive Blvd, Ste. 400, Suffern, NY 10901
520317432	+ OneMain Financial Group, LLC, 700 Plaza Drive, Suite 211, Secaucus, NJ 07094-3604
520317433	+ Pioneer Credit Recovery, Inc., P.O. Box 1018, Moorestown, NJ 08057-0018
520317442	+ Veronica Morales, 34 Boonstra Drive, Wayne, NJ 07470-2528
520317445	+ Xiomara Morales, 3600 Bailey Avenue, Apt. 2F, Bronx, NY 10463-4253

TOTAL: 10

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2024 20:44:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreregion03.ne.ecf@usdoj.gov	Oct 18 2024 20:44:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 21:07:33	AIS Portfolio Services, LLC, Attn: Bridgecrest Acceptance Corporation, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 21:07:52	Bridgecrest Credit Company, LLC as Servicer for Ca, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317410	+ Email/PDF: AffirmBKNotifications@resurgent.com	Oct 18 2024 20:56:59	Affirm Inc, 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520333768	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 20:57:11	Affirm, Inc., Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317412	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 18 2024 20:43:00	Apple Card/Goldman Sachs Bank USA, Lockbox 6112, Po Box 7247, Philadelphia, PA 19170-0001
520317415	+ Email/Text: BarclaysBankDelaware@tsico.com	Oct 18 2024 20:44:00	Barclays Bank Delaware, 1007 N Orange St, Wilmington, DE 19801-1239
520317416	+ Email/Text: rm-bknotices@bridgecrest.com	Oct 18 2024 20:44:00	Bridgecrest, 1030 North Colorado Street, Gilbert, AZ 85233-2288
520321416	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 21:07:47	Bridgecrest Credit Company, LLC as Agent, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
520317417	Email/PDF: AIS.cocard.ebn@aisinfo.com	Oct 18 2024 21:07:39	Capital One Bank, Po Box 85064, Glen Allen, VA 23058

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520327405	+ Email/PDF: ebn_ais@aisinfo.com	Oct 18 2024 21:07:48	Capital One, N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
520331864	+ Email/PDF: acg.acg.ebn@aisinfo.com	Oct 18 2024 21:07:58	Carvana, LLC / Bridgecrest c/o AIS Portfolio Servi, PO Box 4138, Houston, TX 77210-4138
520332534	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 21:07:39	Citibank N.A., Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
520317418	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 20:57:02	Citibank North America, 50 NW Point Blvd., Elk Grove Village, IL 60007-1032
520317419	Email/Text: mrdiscen@discover.com	Oct 18 2024 20:43:00	Discover Financial Services, Po Box 15316, Wilmington, DE 19850
520317427	Email/PDF: Citi.BNC.Correspondence@citi.com	Oct 18 2024 20:56:30	Macy's Credit Card Services, 9111 Duke Blvd., Mason, OH 45040
520323144	Email/Text: mrdiscen@discover.com	Oct 18 2024 20:43:00	Discover Bank, PO Box 3025, New Albany, OH 43054-3025
520317420	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 18 2024 20:44:00	Flagstar Bank, 5151 Corporate Drive, Troy, MI 48098-2639
520374763	+ Email/Text: cashiering-administrationservices@flagstar.com	Oct 18 2024 20:44:00	Flagstar Bank, N.A., 5151 Corporate Drive, Troy, MI 48098-2639
520317421	+ Email/Text: GSBankElectronicBankruptcyNotice@gs.com	Oct 18 2024 20:43:00	Goldman Sachs And Co., Po Box 70321, Philadelphia, PA 19176-0321
520317422	+ Email/Text: sbse.cio.bnc.mail@irs.gov	Oct 18 2024 20:44:00	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346
520317423	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2024 20:44:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
520355987	Email/Text: JCAP_BNC_Notices@jcap.com	Oct 18 2024 20:44:00	Jefferson Capital Systems LLC, Po Box 7999, Saint Cloud MN 56302-9617
520333512	Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 20:56:27	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
520317424	^ MEBN	Oct 18 2024 20:42:34	Lakeview, P.O. Box 619063, Dallas, TX 75261-9063
520317425	+ Email/Text: sacc1-docs@lgbs.com	Oct 18 2024 20:44:00	Linebarger Goggan Blair & Sampson, LLP, P.O. Box 659443, San Antonio, TX 78265-9443
520317426	+ Email/PDF: resurgentbknotifications@resurgent.com	Oct 18 2024 20:56:29	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
520373539	+ Email/Text: bankruptcydpt@mcmcg.com	Oct 18 2024 20:44:00	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037
520317430	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 18 2024 20:45:00	NYS Assessment Receivables, P.O. Box 4127, Binghamton, NY 13902-4127
520317431	+ Email/Text: nys.dtf.bncnotice@tax.ny.gov	Oct 18 2024 20:45:00	NYS Dept. Taxation & Finance, Bankruptcy/Special Procedures Section, P.O. Box 5300, Albany, NY 12205-0300
520317428	+ Email/Text: netcreditbnc@enova.com	Oct 18 2024 20:44:00	Net Credit, 200 W Jackson Blvd Ste 2400, Chicago, IL 60606-6941
520342728	Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Oct 18 2024 21:07:45	PORTFOLIO RECOVERY ASSOCIATES, LLC, POB 41067, Norfolk, VA 23541
520384927	Email/Text: bnc-quantum@quantum3group.com	Oct 18 2024 20:44:00	Quantum3 Group LLC as agent for, Velocity Investments LLC, PO Box 788, Kirkland, WA 98083-0788
520375565	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 18 2024 20:43:00	State of New Jersey, Division of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245

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520317434	Email/Text: NJTax.BNCnoticeonly@treas.nj.gov	Oct 18 2024 20:43:00	State of New Jersey, Division of Taxation, Compliance and Enforcement - Bankruptcy, 3 John Fitch Way, 5th Floor, Po box 245, Trenton, NJ 08695
520383851	Email/Text: bncmail@w-legal.com	Oct 18 2024 20:44:00	TD Bank USA, N.A., C/O Weinstein & Riley, P.S., 1415 WESTERN AVE, SUITE 700, SEATTLE, WA 98101
520317435	+ Email/Text: bncmail@w-legal.com	Oct 18 2024 20:44:00	TD Bank/ Target Card, Po Box 673, Minneapolis, MN 55440-0673
520339864	+ Email/Text: tdebn@credbankserv.com	Oct 18 2024 20:43:00	TD Retail Card Services, c/o Creditors Bankruptcy Service, P.O. Box 800849, Dallas, TX 75380-0849
520317436	+ Email/Text: bankruptcy@td.com	Oct 18 2024 20:44:00	TD Retail Card Services/Nordictrack Fin, 1000 Macarthur Blvd., Mahwah, NJ 07430-2035
520317437	^ MEBN	Oct 18 2024 20:44:18	Tolls by Mail Payment Processing Center, P.O. Box 15183, Albany, NY 12212-5183
520317438	+ Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 18 2024 21:07:39	U.S. Department of Housing and Urban Developm, 451 Seventh Street SW, Washington, DC 20410-0002
520317440	Email/Text: bknotice@upgrade.com	Oct 18 2024 20:43:00	Upgrade, 275 Battery Street, 23rd Floor, San Francisco, CA 94111
520321702	Email/PDF: OGCRegionIIBankruptcy@hud.gov	Oct 18 2024 21:07:39	U.S. Department of Housing and Urban Development, 26 Federal Plaza, Suite 3541, New York, NY 10278
520317439	+ Email/Text: usanj.njbankr@usdoj.gov	Oct 18 2024 20:44:00	United States Attorney, Peter Rodino Federal Building, 970 Broad Street, Suite 700, Newark, NJ 07102-2527
520317441	+ Email/Text: LCI@upstart.com	Oct 18 2024 20:43:00	Upstart, 2950 S Delaware Street, San Mateo, CA 94403-2577
520317443	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:20:06	Wells Fargo Auto, Po Box 71092, Charlotte, NC 28272-1092
520324828	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:07:45	Wells Fargo Bank N.A., d/b/a Wells Fargo Auto, PO Box 169005, Irving, TX 75016-9005
520367581	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 20:56:41	Wells Fargo Bank, N.A., Wells Fargo Card Services, PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
520317444	+ Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Oct 18 2024 21:07:46	Wells Fargo Card Services, Po Box 3696, Portland, OR 97208-3696

TOTAL: 50

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
520317411	*+	Affirm Inc., 633 Folsom Street, Floor 7, San Francisco, CA 94107-3618
520374790	*+	Midland Credit Management, Inc., PO Box 2037, Warren, MI 48090-2037

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

District/off: 0312-2

User: admin

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**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Oct 20, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 18, 2024 at the address(es) listed below:

Name	Email Address
David L. Stevens	on behalf of Debtor George Morales Jr. dstevens@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;pevangelista@scura.com;amurphy@scura.com;vmajano@scura.com;jromero@scura.com;spereyra@scura.com;14518@notices.nextchapterbk.com;dwoody@scura.com;wjames@scura
Denise E. Carlon	on behalf of Creditor LAKEVIEW LOAN SERVICING LLC dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Jamal J Romero	on behalf of Debtor George Morales Jr. jromero@scura.com, dstevens@scura.com;ecfbkfilings@scuramealey.com;vmajano@scura.com;spereyra@scura.com;14799@notices.nextchapterbk.com;dwoody@scura.com;pevangelista@scura.com;amurphy@scura.com
Marie-Ann Greenberg	magecf@magtrustee.com
Paul Evangelista	on behalf of Debtor George Morales Jr. pevangelista@scura.com, pselawpc@gmail.com;dstevens@scura.com;ecfbkfilings@scuramealey.com;jromero@scura.com;vmajano@scura.com;spereyra@scura.com;dwoody@scura.com;amurphy@scura.com;pevangelista@scura.com
Regina Cohen	on behalf of Creditor Bridgecrest Credit Company LLC as Servicer for Carvana, LLC rcohen@lavin-law.com, mmalone@lavin-law.com
Susan Long	on behalf of Creditor Veronica Morales slong@genovaburns.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
TOTAL: 8	